

POLICY NUMBER:

PERSONAL AUTO
PP 13 60 01 05

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SNOWMOBILE ENDORSEMENT – VIRGINIA**SCHEDULE**

Description Of Snowmobile						
1.						
2.						
3.						
Coverage is provided where a premium and a limit of liability is shown for the coverage.						
				Premium		
Coverages		Limit Of Liability		Veh. 1	Veh. 2	Veh. 3
Liability:	Bodily Injury	\$	Each Person	\$		
		\$	Each Accident			
		\$	Each Accident	\$		
	Property Damage	\$	Each Person		\$	
		\$	Each Accident			
		\$	Each Accident		\$	
		\$	Each Person			\$
		\$	Each Accident			
		\$	Each Accident			\$
Medical Expense Benefits	\$	Each Person	\$			
	\$	Each Person		\$		
	\$	Each Person			\$	
Income Loss Benefits	\$	Each Person	\$			
	\$	Each Person		\$		
	\$	Each Person			\$	
Uninsured Motorists:	Bodily Injury	\$	Each Person	\$		
		\$	Each Accident			
		\$	Each Accident	\$		
	Property Damage	\$	Each Person		\$	
		\$	Each Accident			
		\$	Each Accident		\$	
		\$	Each Person			\$
		\$	Each Accident			
		\$	Each Accident			\$
Collision	\$	Less	\$	Ded.	\$	
	\$	Less	\$	Ded.		\$
	\$	Less	\$	Ded.		\$
Other Than Collision	\$	Less	\$	Ded.	\$	
	\$	Less	\$	Ded.		\$
	\$	Less	\$	Ded.		\$
Total Premium				\$		

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described "snowmobile". PLEASE refer to the Limit Of Liability Provision below.

With respect to the "snowmobiles" and coverages listed in the Schedule or in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A.** For the purpose of the coverage provided by this endorsement, the terms "auto", "motor vehicle" and "vehicle" are replaced by the term "snowmobile" except for Uninsured Motorists Coverage. In Uninsured Motorists Coverage, the term "uninsured motor vehicle" includes a "snowmobile".
- B.** The reference to "Declarations" in the Limit of Liability provisions of the policy includes "Schedule".

- C.** The following definition is added:

"Snowmobile" means:

- 1.** A land motor vehicle which is:
 - a.** Designed for use mainly off public roads on snow or ice; and
 - b.** Propelled solely by means of the following or similar mechanical devices:
 - (1)** Wheels;
 - (2)** Crawler-type treads; or
 - (3)** Belts.
- 2.** A "trailer" designed for being towed by, but not for transporting, a vehicle described in 1. above.

However, "snowmobile" does not include any vehicle which is propelled by airplane type propellers or fans.

- D.** The term "your covered auto" is replaced by the term "your covered snowmobile". "Your covered snowmobile" means:
 - 1.** Any "snowmobile" shown in the Schedule or in the Declarations.
 - 2.** Any "snowmobile" on the date you become the owner. This provision applies only if you:
 - a.** Acquire the "snowmobile" during the policy period; and
 - b.** Ask us to insure it within 30 days after you become the owner.

- 3.** Any "snowmobile" you do not own while used as a temporary substitute for any other "snowmobile" described in this definition which is out of normal use because of its:

- a.** Breakdown;
- b.** Repair;
- c.** Servicing;
- d.** Loss; or
- e.** Destruction.

This Provision **(3.)** does not apply to Coverage For Damage To Your Auto.

II. Part A – Liability Coverage

Part **A** is amended as follows with respect to a "snowmobile":

- A.** The definition of "insured" is replaced by the following:

"Insured" means:

- 1.** You or any "family member" for the ownership, maintenance or use of any "snowmobile".
- 2.** Any person using "your covered snowmobile".
- 3.** For "your covered snowmobile", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.
- 4.** For any "snowmobile", other than "your covered snowmobile", any person or organization but only with respect to legal responsibility for acts or omissions of you or any "family member" for whom coverage is afforded under this Part. This provision applies only if the person or organization does not own or hire the "snowmobile".

- B.** The **Exclusions** Section is amended as follows:

- 1.** Exclusions **A.6.** and **A.7.** are replaced by the following:

We do not provide Liability Coverage for any "insured" maintaining or using a "snowmobile" in any "business".

2. Exclusion **B.1.** does not apply.
3. Exclusion **B.4.** is replaced by the following:
We do not provide Liability Coverage for the ownership, maintenance or use of any "snowmobile":

- a. Operated in; or
- b. While in practice or preparation for;
any racing or speed contest regardless of whether such contest is prearranged or organized.

4. The following Exclusion is added to Section **B.:**

We do not provide Liability Coverage for the ownership, maintenance or use of any "snowmobile" while rented or leased to any "insured" or organization other than you.

- C. The **Other Insurance** Provision is replaced by the following:

OTHER INSURANCE

Any insurance we provide shall be excess over any other collectible insurance.

III. Medical Expense And Income Loss Benefits Coverage

Medical Expense And Income Loss Benefits Coverage is amended as follows with respect to a "snowmobile":

- A. The definition of an "insured" is replaced by the following:

"Insured" means:

1. You or any "family member":
 - a. While "occupying"; or
 - b. As a pedestrian when struck by;
a "snowmobile".
2. Any other person while "occupying" "your covered snowmobile".

- B. The **Exclusions** Section is amended as follows:

The following Exclusions are added:

1. We do not provide Medical Expense And Income Loss Benefits Coverage for any "insured" for "bodily injury" sustained while "occupying" any "snowmobile":
 - a. Operated in; or
 - b. While in practice or preparation for;
any racing or speed contest regardless of whether such contest is prearranged or organized.

2. We do not provide Medical Expense And Income Loss Benefits Coverage for any "insured" for "bodily injury" sustained while "occupying" any "snowmobile" while rented or leased to any organization or any "insured" other than you.

- C. The **Other Insurance** Provision is replaced by the following:

OTHER INSURANCE

Any Medical Expense And Income Loss Benefits Coverage we provide shall be excess over any other collectible auto insurance providing payments for Medical Expense And Income Loss Benefits Coverage.

IV. Part C – Uninsured Motorists Coverage

The definition of an "uninsured motor vehicle" in Part **C** is amended as follows with respect to a "snowmobile":

Except for a "snowmobile", a vehicle operated on rails or crawler-treads is not an "uninsured motor vehicle".

V. Part D – Coverage For Damage To Your Auto

Part **D** is amended as follows with respect to a "snowmobile":

- A. Exclusion **12.** is replaced by the following:

We will not pay for loss to any "snowmobile":

- a. Operated in; or
- b. While in practice or preparation for;
any racing or speed contest regardless of whether such contest is prearranged or organized.

- B. The following Exclusion is added to the **Exclusions** Section:

We will not pay for loss to any "snowmobile" while rented or leased to any person or organization other than you.

- C. With respect to the Coverage(s) shown as applicable to a "snowmobile" described in the Schedule or in the Declarations, the **Limit Of Liability** Provision is replaced by the following:

LIMIT OF LIABILITY

- A. Our limit of liability for loss will be the lesser of the:

1. Amount shown in the Schedule or in the Declarations;
2. Actual cash value of the stolen or damaged property; or

3. Amount necessary to repair or replace the property with other property of like kind and quality.

Our payment for loss will be reduced by any applicable deductible shown in the Schedule or in the Declarations.

B. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.